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		THE STATE OF THE S	U	S. PATENT	DOCUMENTS						
*EXAMINER		DOCUMENT NUMBER	DATE		NAME	CLASS	SUBCLASS	FILING DATE  IF APPROPRIATE			
er		6,173,272	1/9/01	тном	AS ET AL.	705	42.				
		6,202,066	3/13/01	BARK	LEY ET AL.	707	9				
		6,078,907	6/20/00	LAMM	I	705	40				
		5,710,887	1/20/98	CHELI	LIAH ET AL.	395	226				
		5,287,270	2/15/94	HARD	Y ET AL.	364	408				
		5,893,080	4/6/99	MCGU	RL ET AL.	705	40	RECEIVED			
		5,884,325	3/16/99	BAUEI	R ET AL.	707	201	JUL 1 7 2001			
		5,978,780	11/2/99	WATS	ON	705	40	chnology Center 2 0			
		6,052,671	4/18/00	CROO	CROOKS ET AL.		34				
h		6,035,285	3/7/00	SCHLE	SCHLECT ET AL.		30				
UNIT.		5,007,084	4/9/91	MATE	MATERNA ET AL.		24				
			FOR	EIGN PATE	ENT DOCUMENTS	· ·	'				
		DOCUMENT NUMBER	DATE		COUNTRY	CLASS	SUBCLASS	TRANSLATION YES NO			
GD.		1,489,572	10/19/77	UK	<u> </u>	G06F 15	20				
9		2,191,640	11/29/96	CANAI	DA						
		OTHER DOCUM	ENTS (Includi	ng Autho	r, Title, Date, Pertinei	nt Pages, Etc	;.)				
9		Masich, Jeffrey L., <i>Im</i> January/February 199	proving Cash Flor 1, pgs. 13-16.	w and Strea	amlining Operations Thro	ough EDI, Jou	rnal of Cash Ma	anagement,			
9		Mooney, James E., Getting Started in EDI: Chevron's approach, Journal of Cash Mangement, NCCMA Conference 1991, pgs. 69-74.									
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9	/	5,842,185	11/24/98	CHANG	CEY ET AL.	705	40	IF AFFROERIATE	
		6,032,133	2/29/00	HILT I	ET AL.	705	40		
		5,383,113	1/17/95	KIGHT	ET AL.	364	401		
		5,943,656	8/24/99	CROO	KS ET AL.	705	30		
		5,727,249	3/10/98	POLLI	N	705	40 £	)r_	
		5,873,072	2/16/99	KIGHT	ET AL.	705	40	ECEIVED	
		5,483,445	1/9/96	PICKE	RING	364	406 Techno	7L 1 7 2001 Coyy Center 2100	
		5,465,206	11/7/95	HILT I	ET AL.	364	406	oyy Center 2100	
		5,677,955	10/14/97	DOGGI	ETT ET AL.	380	24		
	/	5,699,528	12/16/97	HOGA	N	395	240		
		5,963,925	10/5/99	KOLLI	NG ET AL.	705	40		
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		OTHER DOCUME	NTS (Includin	g Author	, Title, Date, Pertinent	Pages, Etc	.)		
92	Knudson, Scott E.; Walton, Jack K., III; Young, Florence M.; Business-to Business Payments and the Role of Financial Electronic Data Interchange, Federal Reserve Bulletin, April 1994, pgs. 269-278.								
9	Moseley, Lonnie E.; Boodey, David M., Mastering Microsoft Office 97, Professional Edition, Second Edition, 1997, pgs. 1123/1124.								
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Y.		5,649,117	7/15/97	LANDE	RY	395	240					
		4,484,304	11/20/84	ANDER	RSON ET AL.	364	900					
		4,799,156	1/17/89	SHAVI	T ET AL.	364	401					
		4,823,264	4/18/89	DEMIN	IG.	364	408					
		5,111,395	5/5/92	SMITH	ET AL.	364	408 F	ECE	<b>.</b>			
		5,121,945	6/16/92	тном	SON ET AL.	283	58 JU	ECE/	VED			
		5,220,501	6/15/93	LAWL	OR ET AL.	364	408 <sup>Technol</sup>	Pav C	001			
		5,283,829	2/1/94	ANDEF	RSON	380	24	SOUTE	er 2 <sub>100</sub>			
		3,573,747	4/6/71	ADAM	S ET AL.	340	172.5					
	,	5,222,018	6/22/93	SHARP	PE ET AL.	364	406					
el.	3,688,276		8/29/72	72 QUINN		340	172.5					
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A ST		An Overview of Electron NACHA's Council for E	<i>ic Bill Presentme</i> Electronic Billing	nt and Pay and Payn	yment Operating Models, pr nent, April 9, 1999, pgs. 1-1	epared by t 2.	he Business Pra	ctices Task	Force of			
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3		4,186,4	438	1/29/80	BENSO	N ET AL.	364	200			
		4,346,4	442	8/24/82	MUSM	ANNO	364	408		·	
		4,376,9	978	3/15/83	MUSM	ANNO	364	408			
		4,674,0	044	6/16/87	KALMI	US ET AL.	364	408			
		4,677,5	552	6/30/87	SIBLEY	γ, JR.	364	408			
		4,449,1	186	5/15/84	KELLY	ET AL.	364	407	RECT		
		4,694,3	397	9/15/87	GRANT	FET AL.	364	408 /	PECE VIL 1 7	IVED	
		5,832,4	160	11/3/98	BEDNA	AR ET AL.	705	27 GChnol	VI 1 7 S	2001	
		4,759,0	063	7/19/88	CHAUN	М	380	30	Cente	12100	
		4,759,0	)64	7/19/88	CHAUN	М	380	30			
3		4,914,6	598	4/3/90	CHAUN	M	380	30			
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INITIA		4,947,430	8/7/90	CHAUN		380	25	IF APPROPRIATE	
\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \		4,926,480	5/15/90	CHAUN	M	380	23		
		4,949,380	8/14/90	CHAUN	M	380	30		
		4,987,593	1/22/91	CHAUN	М	380	3		
		4,991,210	2/5/91	CHAUN	М	380	30	RECT	
		5,956,700	9/21/99	LANDE	RY	705	40	UI 1. ED	
		4,996,711	2/26/91	CHAUN	M	380	30 Fechno	RECEIVED  Voay Center 2100	
		5,131,039	7/14/92	CHAUN	M	380	23	Senter 2100	
		5,884,288	3/16/99	CHANG	G ET AL.	705	40		
h		5,276,736	1/4/94	CHAUN	M	380	24		
		5,367,624	11/22/94	COOPER		395	157		
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9		5,373,558	12/13/94	CHAUN	М	380	23	
1		5,424,938	6/13/95	WAGN	ER ET AL.	364	408	
	<u> </u>	5,860,068	1/12/99	соок		705	26	
		5,794,221	8/11/98	EGEND	OORF	705	40	
		4,713,761	12/15/87	SHARP	E ET AL.	364	406	PECEIVEL JUL 1 7 2001
		5,122,959	6/16/92	NATHA	ANSON ET AL.	364	436	JUL 17
		5,794,212	8/11/98	MISTR	, JR.	705	26 Tech	nology Center 21(
		5,953,706	9/14/99	PATEL		705	6	Simer 21(
		5,910,896	6/8/99	HAHN-	CARLSON	364	479.01	
		5,899,982	5/4/99	RANDLE		705	35	
A	5,864,827 1/26/99 V		WILSO	WILSON		35		
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th		5,694,551	12/2/97	DOYLE	E ET AL.	395	226		
		6,044,362	3/28/00	NEELY	7	705	34		
		5,848,400	12/8/98	CHANG	G	705	35		
		5,712,789	1/27/98	RADIC	AN	364	478.14		
		5,326,959	7/5/94	PERAZ	ZZA	235	379		
W		5,920,847	7/6/99	KOLLI	NG ET AL.	705	40		
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